

Certificate Number: 14912-PAM-DE-027884092
Bankruptcy Case Number: 16-01373



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 9, 2016, at 7:09 o'clock PM EDT, Michael Stock completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 9, 2016 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor